

Mutual
OF OMAHA
V. J. SKUTT, PRESIDENT



*Companion
Companies*

United
OF OMAHA
N. M. LONGWORTH, PRESIDENT



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January 11, 1961

STAT

GEHA
Box 463
Washington 4, D. C.

STAT

This will confirm our telephone conversation today regarding the \$100.00 deductible when incurred during the months of October, November and December of a given calendar year and its effect on the next year's \$100.00 deductible. On the attached sheet are different situations that can occur.

I trust this will help clear up any problems regarding the carry-over deductible.

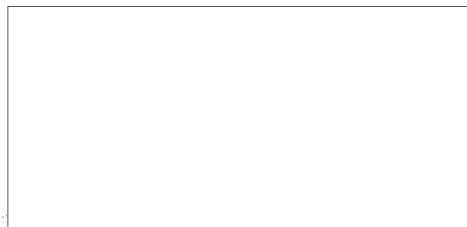
Sincerely,

T. W. Premo, Manager
Group Claims Department

TWP/jz

STAT

Enclosure



26
1/13/61
for

	Date Expenses are Incurred	Amount	Payable	1960 Deductible Carry-Over to 1961
<u>Example 1</u>				
1960 Deductible	July 1960	\$ 50.00		
satisfied prior	Aug. 1960	100.00		
to October 1, 1960	Oct. 1960	50.00	\$100.00 @ 80%	None

Example 2

Part of 1960	July 1960	50.00		
deductible satis-	Oct. 1960	60.00		
fied prior to	Nov. 1960	20.00	30.00 @ 80%	\$50.00
October 1, 1960				

Example 3

Entire 1960	Oct. 1960	20.00		
deductible satis-	Nov. 1960	40.00		
fied during last	Dec. 1960	40.00	None	100.00
three months of				
1960				

or

Oct. 1960	40.00		
Nov. 1960	40.00		
Dec. 1960	100.00	80.00 @ 80%	100.00

Example 4

No claim prior to	Oct. 1960	40.00		
October 1, 1960	Dec. 1960	20.00	None	60.00
Part of deductible				
satisfied for 1960				
in last three months				